EXHIBIT #12

IL026	Waukegan	CHICAGO	30-Jun	448	12/28/2007	Substandard Physical	2007							74	

From: Ladias, Eleny
Sent: Thursday, May 21, 2009 11:18 AM
To: Boss, Larry A; Davis, Donica L; Evans-Peterson, Cheryl; Francisco, Belinda; Freeman, Mansel; Galinato, Gilbert B; Hartfield, Judith; McMullin, David; Nemedi, Joseph; Polk, Mary L; Siska, William N; Spearman, William B; Termunde, Tedd T; Thomas, Alease; Wong, Shirley
Subject: FW: April 2009 PHAS-Troubled Report

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HA Code	HA Name	Hub/PC Name	FYE	PHA LR Units	Date Declared Troubled	Designation	Score Year (Start)	2001 PHAS Total	2002 PHAS Total	2003 PHAS Total	2004 PHAS Total	2005 PHAS Total	2006 PHAS Total	2007 PHAS Total	2008 PHAS Total
AL004	ANNISTON	BIRMINGHAM	31-Mar	748	11/8/2007	Substandard Physical	2007							73	74
AL010	Fairfield	BIRMINGHAM	31-Mar	302	8/23/2004	Substandard Financial	2004				75	54	67		
AL103	Hartford	BIRMINGHAM	30-Sep	34	8/8/2007	Substandard Financial	2006						80	67	
AL108	Ragland	BIRMINGHAM	30-Jun	60	12/28/2006	Substandard Financial	2005					60	29	45	
AL132	Goodwater	BIRMINGHAM	30-Jun	40	12/28/2006	Substandard Financial	2005					64	71	49	
AL133	Hobson City	BIRMINGHAM	31-Dec	60	11/15/2007	Troubled	2006						52	58	
AL153	Parrish	BIRMINGHAM	31-Dec	18	1/16/2004	Substandard Financial	2001	62	62	66					
AL165	FOLEY	BIRMINGHAM	31-Dec	88	11/15/2008	Substandard Financial	2007							68	
AL169	Prichard	BIRMINGHAM	30-Jun	408	7/22/2008	Substandard Financial	2007							75	
AL175	Livingston	BIRMINGHAM	30-Jun	110	2/6/2008	Troubled / Capital Fund Troubled	2007							55	
AL178	Dadeville	BIRMINGHAM	30-Jun	74	1/12/2008	Troubled	2007							58	
AR031	Hot Springs	LITTLE ROCK	30-Jun	375	5/24/2008	Troubled	2007							54	
AR040	Des Arc	LITTLE ROCK	30-Jun	42	2/8/2008	Substandard Physical	2007							74	
AR041	Lonoke	LITTLE ROCK	30-Jun	124	6/24/2008	Substandard Financial	2007							82	
AR073	Sparkman	LITTLE ROCK	30-Sep	18	8/22/2007	Troubled	2006						56		
AR122	Yellville	LITTLE ROCK	31-Mar	24	11/8/2007	Substandard Financial	2007							60	64
AZ010	Pinal	PHOENIX	30-Jun	169	5/23/2008	Troubled	2007							54	
AZ021	Eloy	PHOENIX	30-Jun	50	3/6/2003	Troubled	2002		51	59	56				
AZ025	South Tucson	PHOENIX	30-Jun	176	12/16/2003	Troubled	2002		59	57					
CA001	San Francisco	SAN FRANCISCO	30-Sep	6,656	11/14/2003	Substandard Financial	2001	66	63	60					
CA011	County of Contra Costa	SAN FRANCISCO	31-Mar	1,185	4/3/2009	Substandard Financial	2008								70
CA044	Yolo	SACRAMENTO	30-Jun	442	8/13/2007	Troubled	2006						53	72	
CA058	CITY OF BERKELEY	SAN FRANCISCO	30-Jun	61	1/12/2008	Troubled	2007							56	
CA059	THE COUNTY SANTA CLARA	SAN FRANCISCO	30-Jun	355	2/4/2008	Substandard Physical	2007							78	
CA064	San Luis Obispo	LOS ANGELES	30-Sep	170	9/29/2007	Substandard Financial	2006						84		
CO004	Alamosa	DENVER	31-Mar	199	2/22/2008	Substandard Financial	2007							60	
CO030	Burlington	DENVER	30-Jun	31	5/22/2006	Troubled	2005					53		55	
CO037	Costilla	DENVER	30-Sep	57	4/25/2005	Troubled	2004				53	54	40		
CO044	Brush	DENVER	31-Dec	30	7/12/2005	Substandard Financial	2004				61	68	72		

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CT022	New London	HARTFORD	31-Dec	225	1/16/2004	Substandard Financial	2001	70	61	36					
CT026	Manchester	HARTFORD	30-Sep	318	8/22/2008	Troubled	2007							50	
CT039	West Hartfor	HARTFORD	30-Jun	95	11/8/2007	Substandard Physical	2007							75	
CT056	Bloomfield	HARTFORD	30-Jun	17	1/12/2008	Substandard Physical	2007							72	
FL016	Sanford	JACKSONVILLE	30-Jun	480	4/1/2004	Troubled	2003			31	34	61			
FL019	COCOA	MIAMI	30-Jun	356	6/30/2006	Troubled / Capital Fund Troubled	2004				51	74	70		
FL045	STUART	MIAMI	31-Mar	70	2/22/2008	Substandard Financial	2007							63	
FL046	Crestview	JACKSONVILLE	31-Dec	273	10/28/2008	Substandard Physical	2007							84	
FL056	MELBOURNE	MIAMI	31-Mar	150	10/15/2003	Substandard Financial	2003			62	65	63			
FL064	VENICE	MIAMI	31-Mar	51	10/15/2003	Troubled / Capital Fund Troubled	2003			47	51	66			
FL074	Brooksville	JACKSONVILLE	31-Dec	126	11/20/2007	Troubled	2006						53	39	
FL076	RIVIERA BEACH	MIAMI	30-Sep	50	11/14/2003	Substandard Financial	2001	67	67	38					
FL139	WINTER VEN	MIAMI	30-Sep	164	11/14/2003	Troubled	2001	42	65						
GA063	Cordele	ATLANTA	30-Sep	439	4/10/2008	Substandard Financial	2007							75	
GA065	West Point	ATLANTA	30-Jun	223	1/3/2008	Substandard Physical	2007							78	
GA108	Manchester	ATLANTA	30-Jun	50	11/27/2007	Substandard Financial	2007							73	
GA130	Cave Spring	ATLANTA	31-Dec	20	12/18/2007	Substandard Financial	2006						73	68	
GA184	Conyers	ATLANTA	30-Jun	290	5/26/2007	Substandard Financial	2006						66	68	
GA186	Abbeville	ATLANTA	30-Jun	14	12/28/2007	Substandard Physical	2007							74	
GA197	Union City	ATLANTA	31-Dec	16	5/24/2008	Substandard Physical	2007							77	
GA208	Vienna	ATLANTA	30-Jun	80	1/12/2008	Substandard Financial	2007							67	
GA216	Ringgold	ATLANTA	30-Sep	30	9/16/2007	Substandard Financial	2006						77		
GA228	Jonesboro	ATLANTA	30-Sep	32	2/27/2007	Substandard Management	2006						71	80	
GA243	Byron	ATLANTA	30-Jun	32	11/8/2007	Substandard Physical	2007							77	
IA127	North Iowa	KANSAS CITY	30-Sep	121	9/22/2005	Substandard Financial	2004				60		60		
IL026	Waukegan	CHICAGO	30-Jun	448	12/28/2007	Substandard Physical	2007							74	
IN005	Muncie	INDIANAPOLIS	31-Mar	361	11/8/2007	Substandard Physical	2007							72	64

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IN011	Gary	INDIANAPOLIS	31-Mar	2,447	8/20/2003	Troubled / Capital Fund Troubled	2003			33	44	46			
IN021	Terre Haute	INDIANAPOLIS	30-Sep	868	9/27/2008	Substandard Financial	2007							63	
IN089	Rome City	INDIANAPOLIS	30-Jun	50	5/15/2006	Troubled / Capital Fund Troubled	2005					56	63	60	
KS026	Luray	KANSAS CITY	31-Mar	12	2/14/2006	Substandard Financial	2005					76	71	63	
KS063	Manhattan	KANSAS CITY	31-Dec	262	5/24/2008	Substandard Financial	2007							79	
KY031	Williamsburg	LOUISVILLE	30-Sep	243	4/18/2005	Substandard Financial	2004				60	65	74		
KY044	Whitesburg	LOUISVILLE	31-Mar	104	2/22/2008	Substandard Financial	2007							65	35
KY059	Falmouth	LOUISVILLE	30-Sep	31	4/10/2008	Substandard Financial	2007							78	
KY098	Owenton	LOUISVILLE	30-Jun	32	1/3/2008	Substandard Financial	2007							65	
KY101	Irvington	LOUISVILLE	31-Mar	36	11/8/2007	Substandard Financial	2007							80	75
KY104	Scottsville	LOUISVILLE	31-Mar	57	3/16/2008	Substandard Financial	2007							75	66
LA001	New Orleans	NEW ORLEANS	30-Sep	8,230	11/14/2003	Troubled / Capital Fund Troubled	2001	43	71	66					
LA024	Bogalusa	NEW ORLEANS	30-Sep	340	4/14/2005	Substandard Physical	2004				75				
LA058	Basile	NEW ORLEANS	31-Dec	22	7/10/2005	Substandard Physical	2004				64	78	51		
LA076	Ferriday	NEW ORLEANS	31-Mar	68	11/17/2008	Troubled / Capital Fund Troubled	2008								56
LA077	Logansport	NEW ORLEANS	30-Jun	26	3/16/2004	Troubled / Capital Fund Troubled	2003			34	49	66			
LA084	Parks	NEW ORLEANS	30-Jun	16	4/6/2007	Troubled / Capital Fund Troubled	2006						44		
LA094	St. Charles Parish	NEW ORLEANS	30-Sep	129	6/12/2005	Substandard Physical	2004				75				
LA095	St. John the Baptist Parish	NEW ORLEANS	30-Sep	302	11/14/2003	Troubled / Capital Fund Troubled	2001	45	51	24					
LA096	Haynesville	NEW ORLEANS	30-Sep	120	6/27/2003	Substandard Financial	2002		71	76	37				
LA100	Youngsville	NEW ORLEANS	30-Sep	20	8/22/2007	Substandard Financial	2006						68		
LA103	City of Slidell	NEW ORLEANS	31-Mar	124	12/19/2008	Troubled	2008								56
LA122	COLFAX	NEW ORLEANS	31-Mar	90	3/31/2004	Troubled	2003			53		68			
LA130	Duson	NEW ORLEANS	31-Mar	30	2/22/2008	Substandard Financial	2007							60	
MA023	Lynn	BOSTON	31-Mar	459	9/30/2008	Substandard Physical	2008								83
MA101	Wayland	BOSTON	31-Dec	80	6/6/2008	Substandard Physical	2007							82	

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MD001	ANNAPOLIS	BALTIMORE	30-Jun	1,104	2/28/2005	Troubled / Capital Fund Troubled	2004				48	49	35		
MD010	Cambridge	BALTIMORE	31-Dec	190	2/8/2008	Troubled	2006						65	57	
MD011	Glenarden	WASHINGTON, DC	31-Dec	60	7/30/2003	Substandard Financial	2002		65	48	50				
MD013	ST. Michaels	BALTIMORE	30-Sep	61	3/23/2005	Substandard Financial	2004				65	66	69		
MI001	Detroit	DETROIT	30-Jun	4,261	5/22/2004	Troubled	2003			53	24				
MI005	Pontiac	DETROIT	31-Mar	452	9/15/2008	Substandard Physical	2008								65
MI007	Ecorse	DETROIT	30-Jun	200	11/14/2003	Troubled	2002		49	38	38				
MI008	River Rouge	DETROIT	30-Jun	300	11/16/2004	Substandard Financial	2004				66	59	68		
MI009	Flint	DETROIT	30-Jun	1,248	6/30/2006	Substandard Physical	2005					73	72	73	
MI010	Benton Harbor	GRAND RAPIDS	30-Sep	346	2/18/2004	Substandard Financial	2003			68	58	43			
MI015	Wakefield	GRAND RAPIDS	30-Jun	30	11/27/2007	Substandard Financial	2007							69	
MI033	Royal Oak Township	DETROIT	31-Mar	128	11/8/2007	Troubled	2007							49	63
MI038	Jackson	GRAND RAPIDS	31-Mar	544	12/8/2008	Substandard Financial	2008								72
MI047	Grayling	GRAND RAPIDS	31-Mar	88	3/17/2008	Substandard Financial	2007							81	
MI098	Luna Pier	DETROIT	30-Jun	103	3/12/2006	Substandard Financial	2005					67	71	64	
MI105	Highland Park	DETROIT	30-Sep	198	4/19/2007	Troubled	2006						44	13	
MI114	Algonac	DETROIT	31-Mar	70	1/3/2008	Substandard Financial	2007							80	
MI119	Iron County	GRAND RAPIDS	30-Sep	123	9/20/2007	Substandard Financial	2006						64		
MI187	Rapid River	GRAND RAPIDS	30-Jun	24	11/20/2007	Substandard Physical	2007							79	
MN032	THE CITY OF BRAINERD,	MINNEAPOLIS	31-Dec	203	12/21/2007	Substandard Financial	2006						74	72	
MN083	HENNING, MINNESOTA	MINNEAPOLIS	31-Mar	20	2/22/2008	Substandard Financial	2007							64	58
MN192	DOUGLAS COUNTY	MINNEAPOLIS	31-Dec	28	12/28/2007	Substandard Financial	2006						78		
MO027	Cardwell	ST. LOUIS	31-Dec	22	1/5/2008	Substandard Financial	2006						60		
MO138	Wellston	ST. LOUIS	31-Dec	201	7/18/2008	Substandard Physical	2007							71	
MS086	Vicksburg	JACKSON	30-Sep	430	4/25/2008	Substandard Financial	2007							62	
MT015	Whitefish	DENVER	30-Jun	50	3/22/2006	Substandard Financial	2005					75	65		
NC074	Lenoir	GREENSBORO	30-Sep	158	6/26/2005	Substandard Financial	2004				60	56	60		

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NE023	Schuyler	OMAHA	31-Mar	59	11/8/2007	Substandard Financial	2007							62	61
NE104	Columbus	OMAHA	30-Sep	100	2/24/2005	Troubled	2004				53	65			
NE107	Gordon	OMAHA	31-Dec	26	7/10/2005	Troubled	2004				58	66			
NJ002	Newark	NEWARK	31-Mar	8,717	9/20/2008	Substandard Physical	2008								74
NJ025	Orange	NEWARK	31-Mar	390	11/8/2007	Substandard Physical	2007							68	66
NJ027	Princeton	NEWARK	30-Jun	216	12/10/2007	Substandard Physical	2007							81	
NJ037	Irvington	NEWARK	31-Mar	662	2/4/2007	Substandard Financial	2005					77	69	68	
NM006	Gallup	ALBUQUERQUE	30-Jun	267	5/22/2006	Troubled	2005					52	67	55	
NM007	Las Vegas	ALBUQUERQUE	30-Jun	267	2/22/2006	Substandard Management	2004				60	40	59		
NM010	Espanola	ALBUQUERQUE	30-Jun	178	11/14/2003	Troubled	2002		53	59					
NM024	Bayard	ALBUQUERQUE	30-Jun	70	6/22/2008	Substandard Financial	2007							70	
NM032	Wagon Mound	ALBUQUERQUE	30-Jun	19	3/12/2006	Substandard Financial	2005					66	75	76	
NM033	Tucumcari	ALBUQUERQUE	30-Jun	90	11/11/2008	Troubled / Capital Fund Troubled	2007							58	
NM035	Town of Bernalillo	ALBUQUERQUE	30-Jun	76	3/1/2006	Troubled / Capital Fund Troubled	2005					44	46	39	
NM039	Rio Arriba	ALBUQUERQUE	30-Jun	53	3/30/2008	Troubled	2007							42	
NM054	Pecos	ALBUQUERQUE	30-Jun	32	5/22/2006	Substandard Financial	2005					62		59	
NM071	Cuba	ALBUQUERQUE	30-Jun	28	3/6/2003	Substandard Physical	2002		72	59					
NV007	North Las Ve	SAN FRANCISCO	30-Jun	221	1/28/2005	Troubled	2004				59	57	59		
NY008	Tuckahoe	NEW YORK CITY	30-Sep	151	4/14/2005	Substandard Financial	2004				71	73	59		
NY029	Lackawanna	BUFFALO	30-Jun	491	6/25/2008	Substandard Physical	2007							73	
NY035	Town of Huntington	NEW YORK CITY	30-Sep	80	7/4/2008	Substandard Financial	2007							72	
NY046	Town of Hempstead	NEW YORK CITY	31-Dec	1,309	5/14/2004	Substandard Financial	2003			81	74	74			
NY051	Newburgh	NEW YORK CITY	31-Mar	135	11/14/2003	Substandard Financial	2002		62	73					
NY064	Woodridge	NEW YORK CITY	30-Sep	40	4/6/2007	Substandard Financial	2006						72	62	
NY069	Glen Cove	NEW YORK CITY	31-Mar	250	1/21/2003	Troubled	2002		54	54	38				
NY086	North Hempstead	NEW YORK CITY	31-Mar	189	10/8/2003	Troubled	2002		40	49	54				
NY088	New Rochelle	NEW YORK CITY	30-Jun	543	3/17/2006	Substandard Physical	2005					71	67	69	

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NY100	Rockville Centre	NEW YORK CITY	30-Sep	50	5/14/2002	Troubled	2001	47	64	74					
OH024	Chillicothe Metropolitan	COLUMBUS	30-Sep	387	10/4/2008	Substandard Financial	2007							79	
OH037	Coshocton Metropolitan	COLUMBUS	30-Jun	156	6/2/2006	Substandard Financial	2005					77		65	
OH066	Morgan Metropolitan	COLUMBUS	30-Jun	60	12/21/2007	Substandard Physical	2007							71	
OH070	Fairfield Metropolitan	COLUMBUS	31-Dec	96	11/15/2007	Substandard Financial	2006						62		
OH072	Logan County Metropolitan	COLUMBUS	31-Dec	100	12/28/2007	Substandard Financial	2006						71		
OK120	Yale	OKLAHOMA CITY	31-Mar	30	2/14/2006	Substandard Financial	2005					65	44	70	
SC011	LAURENS	COLUMBIA	30-Sep	120	9/25/2007	Substandard Financial	2006						60		
SC060	ATLANTIC BEACH	COLUMBIA	30-Sep	54	5/14/2002	Troubled / Capital Fund Troubled	2001	29	29	28					
TN095	Shelby	MEMPHIS	30-Jun	175	8/28/2003	Troubled	2002		43	56	58				
TX012	Baytown	HOUSTON	30-Jun	150	11/20/2006	Troubled	2005					54	66	66	
TX027	McKinney	FORT WORTH	30-Jun	203	4/11/2007	Troubled	2005					56	56	59	
TX052	Seymour	FORT WORTH	30-Jun	176	12/29/2006	Substandard Financial	2005					75	59	67	
TX075	Quanah	FORT WORTH	30-Jun	93	1/9/2008	Substandard Financial	2007							67	
TX128	Plano	FORT WORTH	30-Jun	50	11/8/2007	Substandard Physical	2007							72	
TX175	Nixon	SAN ANTONIO	31-Mar	34	9/5/2008	Substandard Financial	2008								74
TX182	Rotan	FORT WORTH	31-Dec	86	12/28/2005	Substandard Financial	2004				82		73		
TX187	Pineland	HOUSTON	31-Dec	100	1/8/2008	Substandard Financial	2006						74		
TX189	Floydada	FORT WORTH	31-Dec	58	12/4/2007	Substandard Financial	2006						73		
TX233	Garrison	HOUSTON	31-Mar	24	2/14/2006	Troubled	2005					57	57	75	
TX245	Madisonville	HOUSTON	30-Sep	56	9/24/2007	Substandard Financial	2006						77		
TX280	Karnes	SAN ANTONIO	30-Jun	32	1/2/2007	Troubled / Capital Fund Troubled	2005					34	53		
TX302	Gregory	SAN ANTONIO	31-Mar	58	2/22/2008	Troubled	2007							57	
TX335	Cotulla	SAN ANTONIO	30-Sep	60	8/22/2007	Substandard Financial	2006						62		
TX357	Buffalo	HOUSTON	30-Jun	22	12/28/2006	Substandard Financial	2005					69	68	68	
TX377	Elgin	SAN ANTONIO	30-Jun	28	4/16/2007	Substandard Financial	2005					60		56	
TX480	Travis	SAN ANTONIO	30-Jun	105	10/16/2008	Substandard Financial	2007							68	

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VA003	Newport News Redevelopment & Housng Authority	RICHMOND	30-Jun	2,119	2/18/2008	Substandard Financial	2007							64	
VA005	Hopewell	RICHMOND	31-Mar	497	11/8/2007	Substandard Physical	2007							73	73
VA016	Charlottesville Redev &	RICHMOND	31-Mar	376	7/17/2006	Substandard Physical	2005					64	72	74	
VA020	Petersburg	RICHMOND	31-Dec	484	9/20/2008	Troubled	2007							59	
VA032	Abingdon	RICHMOND	31-Mar	28	10/27/2006	Substandard Financial	2006						61	44	69
VQ001	VIRGIN ISLANDS	SAN JUAN	31-Dec	3,590	7/30/2003	Troubled	2001	48	58	50					
WI166	Trempealeau	MILWAUKEE	31-Dec	60	12/11/2007	Substandard Financial	2006						81	82	
WY010	Hanna	DENVER	30-Jun	20	2/18/2008	Substandard Financial	2007							61	